

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
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CLERK U.S. BANKRUPTCY
COURT

IN RE:
SHAFFER, JOHN ERIC
SHAFFER, DAPHYNE KAY

DEBTOR(S)

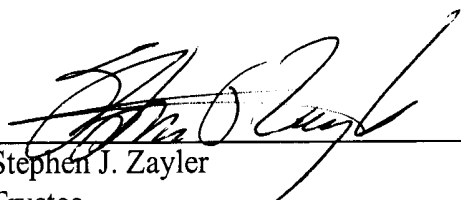
)
) CASE NO. 96-11140
)
) CHAPTER 7
)

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: December 22, 1999



Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 1-12-00

By:  _____

135
aw

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)	
SHAFFER, JOHN ERIC)	CASE NO. 96-11140
SHAFFER, DAPHYNE KAY)	
)	CHAPTER 7
DEBTOR(S))	

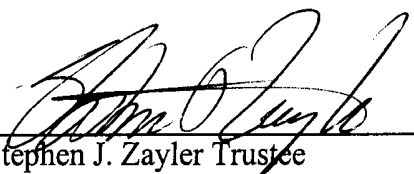
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: December 22, 1999



Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF December 22, 1999

A. RECEIPTS	\$2,125.60
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B. DISBURSEMENTS

(1) Secured creditors	0.00
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(2) Administrative	401.04
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(3) Priority	0.00
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(4) Other	0.00
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TOTAL DISBURSEMENTS	\$401.04
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BALANCE OF FUNDS	\$1,724.56
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TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

CASE NAME:

SHAFFER, JOHN/DAPHNE

COMMENTS:

CASE NUMBER:

96-11140

DATE UST APPROVED:

01-12-00

ESTATE INCOME:

TOTAL RECEIPTS:

\$2,125.60

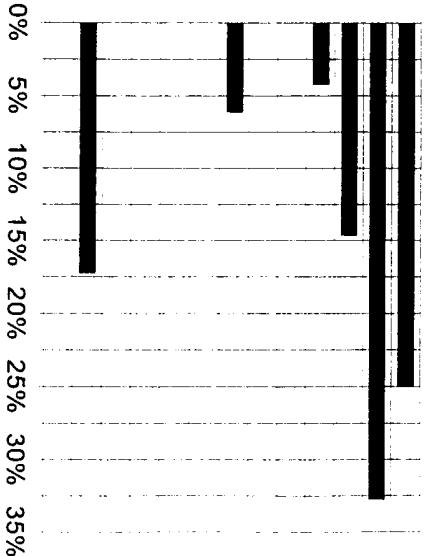
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
TRUSTEE'S EXPENSES
FIRM'S PROFESSIONAL FEES
FIRM'S PROFESSIONAL EXPENSES
OTHER ATTORNEY FEES
OTHER PROFESSIONAL FEES
COURT COSTS
ESTATE EXPENSES(TAXES, ETC)
PRIOR CHAPTER COSTS
SECURED CLAIMS PAID
PRIORITY CLAIMS PAID
UNSECURED CLAIMS PAID
OTHER(RETURN TO DEBTOR, ETC)

531.40
696.61
311.00
90.04
0.00
0.00
130.00
0.00
0.00
0.00
0.00
366.55
0.00

25.00%
32.77%
14.63%
4.24%
0.00%
0.00%
6.12%
0.00%
0.00%
0.00%
0.00%
17.24%
0.00%



UNSECURED CLAIMS
ALLOWED

1,969.52

UNSECURED CLAIMS
PAID

366.55

PERCENT RECOVERED
FOR UNSECURED

18.61%

FORM 1 **INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT** **ASSET CASES**

Page: 1

Case No: 96-11140 BP1 Judge: BILL PARKER
Case Name: SHAFFER, JOHN ERIC
SHAFFER, DAPHYNE KAY
For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 11/14/96 (f)
341(a) Meeting Date: 01/10/97
Claims Bar Date: 11/27/97

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	41,000.00	0.00		0.00	FA
2. E.-ORCHARD CROSS	5,000.00	0.00		0.00	FA
3. R.E.-ORCHARD CROSS CROSSING	20,730.00	0.00		0.00	FA
4. CKG. ACCT.	0.00	0.00		0.00	FA
5. HOUSEHOLD GOODS	2,300.00	0.00		0.00	FA
6. WEARING APPAREL	400.00	0.00		0.00	FA
7. FIREARMS	220.00	0.00		0.00	FA
8. 401K	15,608.00	0.00		0.00	FA
9. RETIREMENT ACCT.	432.69	0.00		0.00	FA
10. '94 SUBURBAN	16,500.00	0.00		0.00	FA
11. '95 DODGE DAKOTA	17,900.00	0.00		0.00	FA
12. TAX REFUND (u)	2,054.00	2,054.00		2,054.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	N/A		71.60	FA

ALS (Excluding Unknown Values)

\$122,144.69

\$2,054.00

\$2,125.60

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/99

Current Projected Date of Final Report (TFR): 11/30/99

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 96-11140 BP1
Case Name: SHAFFER, JOHN ERIC
SHAFFER, DAPHYNE KAY

Taxpayer ID No: 95-7031763

For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
Bank Name: UNION BANK
Account Number: 2130310519 Money Market
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
08/27/97	12	JOHN SHAFER	BALANCE FORWARD	300.00					0.00
12/30/97		UNION BANK	PARTIAL REIMBURSEMENT OF TAX REFUND						300.00
			INTEREST EARNED - ANNUAL		0.46				300.46
			PERCENTAGE YIELD: 1.76%						
10/06/97	12	JOHN SHAFER	REIMBURSEMENT TO ESTATE OF TAX REFUND RECEIVED POST-PETITION	150.00					450.46
10/20/97	12	JOHN SHAFER	PARTIAL REFUND OF TAX REFUND RECEIVED POST-PETITION	150.00					600.46
10/31/97		UNION BANK	INTEREST EARNED - ANNUAL		0.75				601.21
			PERCENTAGE YIELD: 1.87%						
11/05/97	12	JOHN SHAFER	PARTIAL PAYMENT ON REIMBURSEMENT OF TAX REFUND RECEIVED POST-PETITION	154.00					755.21
11/28/97		UNION BANK	INTEREST EARNED - ANNUAL		1.07				756.28
			PERCENTAGE YIELD: 1.94%						
12/01/97	12	JOHN E. SHAFER	PARTIAL REIMBURSEMENT OF TAX REFUND REC'D. POST-PETITION	50.00					806.28
12/29/97	12	JOHN E. SHAFER	PARTIAL REIMBURSEMENT OF TAX REFUND RECEIVED POST-PETITION	100.00					906.28
12/31/97		UNION BANK	INTEREST EARNED - ANNUAL		1.44				907.72
			PERCENTAGE YIELD: 1.98%						
01/16/98	12	JOHN SHAFER	PARTIAL REFUND OF TAX REFUND RECEIVED POST-PETITION	50.00					957.72
01/30/98		UNION BANK	INTEREST EARNED - ANNUAL		1.49				959.21
			PERCENTAGE YIELD: 1.97%						
02/09/98	12	JOHN SHAFER	PARTIAL REIMBURSEMENT OF TAX REFUND RECEIVED POST-PETITION	100.00					1,059.21
02/27/98		UNION BANK	INTEREST EARNED - ANNUAL		1.55				1,060.76
			PERCENTAGE YIELD: 1.99%						
03/30/98	12	JOHN SHAFER	PARTIAL REFUND OF TAX REFUND RECEIVED POST-PETITION	50.00					1,110.76
03/30/98	12	JOHN SHAFER	PARTIAL REFUND OF TAX REFUND RECEIVED POST-PETITION	50.00					1,160.76

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 96-11140 BP1
Case Name: SHAFER, JOHN ERIC
SHAFER, DAPHNE KAY
Taxpayer ID No: 95-7031763
For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
Bank Name: UNION BANK
Account Number: 2130310519 Money Market
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
03/31/98		UNION BANK	INTEREST EARNED - ANNUAL PERCENTAGE YIELD: 2.01%		1.86				1,162.62
04/30/98		UNION BANK	INTEREST EARNED - ANNUAL PERCENTAGE YIELD: 1.99%		1.89				1,164.51
05/18/98	12	JOHN E. SHAFER	PARTIAL REIMBURSEMENT OF TAX REFUND RECEIVED POST-PETITION	100.00					1,264.51
05/29/98		UNION BANK	INTEREST EARNED - ANNUAL PERCENTAGE YIELD: 1.98%		1.88				1,266.39
06/30/98		UNION BANK	INTEREST EARNED - ANNUAL PERCENTAGE YIELD: 2.00%		2.21				1,268.60
07/02/98	12	JOHN SHAFER	PARTIAL REIMBURSEMENT OF TAX REFUND RECEIVED POST-PETITION	100.00					1,368.60
07/31/98		UNION BANK	INTEREST RECD FROM BANK		2.30				1,370.90
08/19/98		UNION BANK	INTEREST RECD FROM BANK		1.35				1,372.25
08/19/98		Transfer to Acct #373855994	Bank Funds Transfer					-1,372.25	0.00

Account 2130310519	Balance Forward	0.00							
	12 Deposits	1,354.00	0	Checks		0.00			
	12 Interest Postings	18.25	0	Adjustments Out		0.00			
	Subtotal	\$ 1,372.25	1	Transfers Out		1,372.25			
	0 Adjustments In	0.00	Total			\$ 1,372.25			
	0 Transfers In	0.00							
	Total	\$ 1,372.25							

FORM 2

Page: 3

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 96-11140 BP1
Case Name: SHAFFER, JOHN ERIC
SHAFFER, DAPHYNE KAY
Taxpayer ID No: 95-7031763
For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3753855994 Money Market - Interest Bearing
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
08/19/98		Transfer from Acct #2130310519	BALANCE FORWARD						0.00
8/31/98		NATIONS BANK	Bank Funds Transfer		1.47			1,372.25	1,372.25
9/30/98		NATIONS BANK	INTEREST RECD FROM BANK		3.39				1,373.72
10/30/98		NATIONS BANK	INTEREST RECD FROM BANK		3.21				1,377.11
11/30/98		NationsBank, N.A.	INTEREST RECD FROM BANK		2.93				1,380.32
12/31/98		NationsBank, N.A.	INTEREST RECD FROM BANK		2.94				1,383.25
01/15/99	12	JOHN E. SHAFFER	REIMBURSEMENT OF TAX REFUND	200.00					1,386.19
01/29/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		2.89				1,586.19
02/26/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.05				1,589.08
03/31/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.60				1,592.13
04/30/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.28				1,595.73
05/28/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.07				1,599.01
06/30/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.43				1,602.08
07/30/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		3.10				1,605.51
08/05/99	12	JOHN E. SHAFFER	REMAINING BALANCE OF REIMBURSEMENT OF TAX REFUND RECD. POST-PETITION BY DEBTOR.	500.00					1,608.61
8/31/99	13	NationsBank, N.A.	INTEREST RECD FROM BANK		4.06				2,108.61
09/21/99	000101	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES PER ORDER DATED 9-15-99.			311.00			2,112.67
09/21/99	000102	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	PAYMENT OF ATTORNEY EXPENSES PER ORDER DATED 9-15-99.			90.04			1,801.67
09/30/99	13	BANK OF AMERICA	INTEREST RECD FROM BANK		3.85				1,711.63
10/29/99	13	BANK OF AMERICA	INTEREST RECD FROM BANK		3.21				1,715.48
11/30/99	13	BANK OF AMERICA	INTEREST RECD FROM BANK		3.54				1,718.69
12/22/99	13	BANK OF AMERICA	INTEREST RECD FROM BANK		2.33				1,722.23
									1,724.56

FORM 2

Page: 4

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 96-11140 BP1
Case Name: SHAFFER, JOHN ERIC
SHAFFER, DAPHYNE KAY
Taxpayer ID No: 95-7031763
For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3753855994 Money Market - Interest Bearing
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
12/22/99		Transfer to acct #3753856896	Final Posting Transfer					-1,724.56	0.00

Account 3753855994		Balance Forward	0.00						
	2	Deposits	700.00			2	Checks	401.04	
	17	Interest Postings	53.35			0	Adjustments Out	0.00	
		Subtotal		\$ 753.35		1	Transfers Out	1,724.56	
	0	Adjustments In		0.00			Total	\$ 2,125.60	
	1	Transfers In		1,372.25					
		Total		\$ 2,125.60					

FORM 2

Page: 5

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 96-11140 BP1
 Case Name: SHAFPER, JOHN ERIC
 SHAFPER, DAPHYNE KAY
 Taxpayer ID No: 95-7031763
 For Period Ending: 12/22/99

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856896 Checking - Non Interest
 Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
12/22/99		Transfer from Acct #3753855994	BALANCE FORWARD Transfer In From MMA Account					1,724.56	0.00 1,724.56

Account	3753856896								
	Balance Forward	0.00							
	0 Deposits	0.00				0 Checks			0.00
	0 Interest Postings	0.00				0 Adjustments Out			0.00
						0 Transfers Out			0.00
	Subtotal	\$ 0.00				Total		\$ 0.00	
	0 Adjustments In	0.00							
	1 Transfers In	1,724.56							
	Total	\$ 1,724.56							

Report Totals									
	Balance Forward	0.00				2 Checks			401.04
	14 Deposits	2,054.00				0 Adjustments Out			0.00
	29 Interest Postings	71.60				2 Transfers Out			3,096.81
	Subtotal	\$ 2,125.60				Total		\$ 3,497.85	
	0 Adjustments In	0.00							
	2 Transfers In	3,096.81							
	Total	\$ 5,222.41				Net Total Balance		\$ 1,724.56	

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
1999 SEP 15 A 8:17

IN RE:

JOHN ERIC SHAFFER
SSN 466-33-8528
DAPHNYE KAY SHAFFER
SSN 461-15-4937
DEBTORS

EOD SEP 15 '99

CLEARING U.S. BANKRUPTCY
COURT
CASE NO. 96-10140 DEPUTY

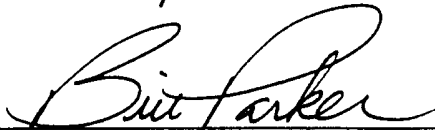
CHAPTER 7

ORDER APPROVING APPLICATION FOR COMPENSATION AND
REIMBURSEMENT OF EXPENSES FOR COUNSEL FOR TRUSTEE

CAME ON this day to be considered the Application for Compensation and Reimbursement of Expenses filed by STEPHEN J. ZAYLER, Trustee, on behalf of Stephen J. Zayler, Counsel for the Trustee and it appearing to the Court that the Application is well taken and should be granted pursuant to 11 U. S. C. Section 330, it is therefore

ORDERED, ADJUDGED and DECREED that the Trustee be authorized to pay to STEPHEN J. ZAYLER, as compensation for legal services rendered as Counsel for the Trustee, the sum and amount of \$311.00, and reimbursement of out-of-pocket expenses in the sum and amount of \$90.04 for a total of fees and expenses of \$401.04 and that the same be paid from the funds of this estate upon execution hereof.

DATED this the 14th day of September, 1999.



BANKRUPTCY JUDGE

33

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$2,125.60	25 % of First \$5,000	\$531.40
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$0.00	10 % of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5 % of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3 % of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$531.40

TRUSTEE EXPENSES:

Premium on Trustee's Bond		\$0.00
Travel (0.00 at 0.00cents per mile)		\$0.00
Copies (485.00 page at 0.25 cents per copy)		\$121.26
Postage		\$24.73
Telephone Charges		\$2.00
Clerical/Secretarial (14.60 hrs. at 15.00 per hour)	SEE ATTACHED	\$219.00
Paralegal/Assistance (6.00 hrs. at 50.00 per hour)	SEE ATTACHED	\$327.00
	(0.90 hrs. at 30.00 per hour)	
Supplies/Stationary		\$2.62
Distribution Expenses		\$0.00
Miscellaneous		\$0.00
TOTAL EXPENSES		\$696.61

Records : Trustee did not take possession of
business or personal records of Debtor.

X

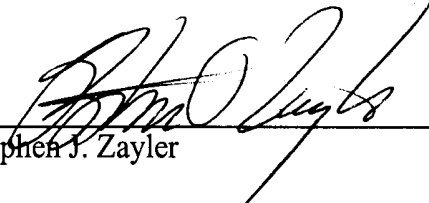
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF ANGELINA)

BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the JOHN ERIC SHAFFER and DAPHNYE SHAFFER bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting and originally filed a no-asset report in this proceeding. After having the debtors provide me with a copy of their 1996 tax return and finding that they were entitled to a tax refund, I filed a Motion to Reopen this proceeding. The debtors subsequently received and spent their tax refund post-petition and I allowed them to repay such amount to the estate over time. I had numerous conferences and correspondence with the debtors and the debtors' attorney. There are no allowed timely filed claims so I will make disbursement to a tardily filed claim in this proceeding. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

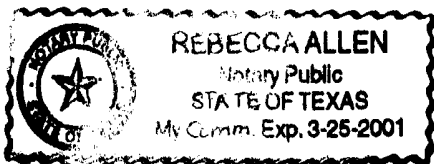


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 22nd day of December, 1999.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

November 20, 1996 - Setting up file;
(RA - .10)

December 4, 1996 - Receive and list Request for Notice filed by Bob Johnson for Bank One;
(RA - .10)

August 25, 1997 - Receive and review Notice of Entry of Order Reopening Case;
(RA - .10)

August 27, 1997 - Telephone conference with Union Bank opening new account with and load account information;
(RA - .20)

August 27, 1997 - Preparation of receipt of fund;
(EG - .10)

August 27, 1997 - Prepare deposit, post and transmit;
(RA - .20)

August 28, 1997 - Telephone conference with Union Bank regarding tax identification number;
(RA - .10)

August 28, 1997 - Prepare W-9 for transmittal to UnionBank;
(RA - .10)

August 28, 1997 - Organize file;
(RA - .10)

September 3, 1997 - Receipt of and calendar bar date;
(RA - .10)

September 9, 1997 - Post interest and reconcile bank statement;
(RA - .20)

October 6, 1997 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

October 6, 1997 - Preparation of receipt of funds;
(EG - .10)

October 6, 1997 - Prepare deposit, post and transmit;
(RA - .20)

October 10, 1997 - Post interest and reconcile bank statement;
(RA - .20)

bankrupt.trustee.sec.cla

October 20, 1997 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

October 20, 1997 - Preparation of receipt of funds;
(EG - .10)

October 20, 1997 - Prepare deposit, post and transmit;
(RA - .20)

November 5, 1997 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

November 5, 1997 - Preparation of receipt of funds;
(EG - .10)

November 5, 1997 - Prepare deposit, post and transmit;
(RA - .20)

November 10, 1997 - Post interest and reconcile bank statement;
(RA - .20)

December 1, 1997 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

December 1, 1997 - Preparation of receipt of funds;
(EG - .10)

December 1, 1997 - Prepare deposit, post and transmit;
(RA - .20)

December 9, 1997 - Post interest and reconcile bank statement;
(RA - .20)

December 29, 1997 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

December 29, 1997 - Preparation of receipt of funds;
(EG - .10)

December 29, 1997 - Prepare deposit, post and transmit;
(RA - .20)

December 29, 1997 - Organize file;
(RA - .10)

January 12, 1998 - Post interest and reconcile bank statement;
(RA - .20)

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January 16, 1998 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;

(RA - .10)

January 16, 1998 - Preparation of receipt of funds;

(EG - .10)

January 16, 1998 - Prepare deposit, post and transmit;

(RA - .20)

February 9, 1998 - Post interest and reconcile bank statement;

(RA - .20)

February 9, 1998 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;

(RA - .10)

February 9, 1998 - Preparation of receipt of funds;

(EG - .10)

February 9, 1998 - Prepare deposit, post and transmit;

(RA - .20)

March 10, 1998 - Post interest and reconcile bank statement;

(RA - .20)

March 27, 1998 - Prepare for service objections to claim on interested parties;

(EG - .10)

March 30, 1998 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;

(RA - .10)

March 30, 1998 - Preparation of receipt of two (2) checks;

(EG - .10)

March 30, 1998 - Prepare 2 deposits, post and transmit;

(RA - .30)

April 7, 1998 - Receipt and calendar notice of hearing on Trustee's objection to claims;

(RA - .10)

April 8, 1998 - Post interest and reconcile bank statement;

(RA - .20)

April 30, 1998 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;

(RA - .10)

April 30, 1998 - Organize file;

(RA - .10)

Itemization of Secretarial & Clerical Time - Page 3

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May 8, 1998 - Post interest and reconcile bank statement;
(RA - .20)

May 14, 1998 - Correspondence to Court returning claims folder;
(RA - .20)

May 18, 1998 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

May 18, 1998 - Preparation of receipt of funds;
(EG - .10)

May 18, 1998 - Prepare deposit, post and transmit;
(RA - .20)

May 19, 1998 - Receive and review Notice of Entry of Orders Granting Claim Objections;
(RA - .10)

June 5, 1998 - Post interest and reconcile bank statement;
(RA - .20)

July 2, 1998 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

July 2, 1998 - Preparation of receipt of funds;
(EG - .10)

July 2, 1998 - Prepare deposit, post and transmit;
(RA - .20)

July 16, 1998 - Post interest and reconcile bank statement;
(RA - .20)

August 6, 1998 - Prepare a payment checklist to keep tract of monthly payments;
(BH - .30)

August 18, 1998 - Post interest and reconcile bank statement;
(RA - .20)

August 18, 1998 - Post transfer of funds from Union Bank to NationsBank;
(RA - .20)

August 18, 1998 - Verify tax identification number for NationsBank's W-9 form;
(RA - .10)

September 21, 1998 - Reconcile bank statement;
(RA - .10)

Itemization of Secretarial & Clerical Time - Page 4

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September 21, 1998 - Organize file;
(RA - .10)

October 20, 1998 - Reconcile bank statement;
(BH - .10)

October 27, 1998 - Correspondence to Court requesting Clerk's Bill of Cost and docket sheet;
(RA - .20)

November 5, 1998 - Receive and review Bill of Costs and docket sheet;
(RA - .10)

November 11, 1998 - Reconcile bank statement;
(BH - .10)

December 14, 1998 - Reconcile bank statement;
(BH - .10)

January 4, 1999 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

January 5, 1999 - Correspondence to Richard Baker requesting reissuance of stale dated check;
(RA - .20)

January 13, 1999 - Reconcile bank statement;
(BH - .10)

January 15, 1999 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

January 15, 1999 - Preparation of receipt of funds;
(CP - .10)

January 15, 1999 - Prepare deposit, post and transmit;
(RA - .20)

January 15, 1999 - Organize file;
(RA - .10)

February 3, 1999 - Receive and review 1099 from Union Bank;
(RA - .10)

February 16, 1999 - Reconcile bank statement;
(BH - .10)

March 11, 1999 - Reconcile bank statement;
(BH - .10)

Itemization of Secretarial & Clerical Time - Page 5

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April 12, 1999 - Reconcile bank statement;
(BH - .10)

May 18, 1999 - Reconcile bank statement;
(BH - .10)

June 16, 1999 - Reconcile bank statement;
(BH - .10)

July 14, 1999 - Reconcile bank statement;
(BH - .10)

August 5, 1999 - Receive and review correspondence from Richard Baker regarding reimbursement to estate;
(RA - .10)

August 5, 1999 - Preparation of receipt of funds;
(CP - .10)

August 5, 1999 - Prepare deposit, post and transmit;
(RA - .20)

August 5, 1999 - Organize file;
(RA - .10)

August 6, 1999 - Copying, stapling and folding of Summary of Trustee's Application for Allowance of Compensation to Attorney, sealing, addressing and stamping of notices for mailing to creditors and interested parties;
(CP - .40)

August 16, 1999 - Reconcile bank statement;
(BH - .10)

September 14, 1999 - Reconcile bank statement;
(BH - .10)

September 21, 1999 - Prepare two (2) disbursement checks to attorney for Trustee for compensation and expenses and post disbursements;
(RA - .30)

September 21, 1999 - Receive and review Notice of Entry of Order Granting Application for Compensation for Attorney for Trustee;
(RA - .10)

October 14, 1999 - Reconcile bank statement;
(BH - .10)

November 15, 1999 - Reconcile bank statement;
(BH - .10)

December 15, 1999 - Reconcile bank statement;

Itemization of Secretarial & Clerical Time - Page 6

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(SC - .10)

December 21, 1999 - Organize file;
(RA - .20)

December 21, 1999 - Transfer funds from MMA to checking account at Bank of America and post accrued interest;
(RA - .20)

December 21, 1999 - Copy all bank statements, deposit slips and canceled checks for delivery of originals to U. S. Trustee's office;
(RA - .60)

December 21, 1999 - Prepare and compile Trustee's Final Report for submission to U. S. Trustee;
(RA - .30)

RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN -	11.00 hrs. @ \$15.00/per hr.	= \$ 165.00
CARI PARRISH -	.60 hrs. @ \$15.00/per hr.	= 9.00
BEVERLY HATCHER -	1.70 hrs. @ \$15.00/per hr.	= 25.50
ELIZABETH GORMAN-	1.20 hrs. @ \$15.00/per hr.	= 18.00
SHERRY CARNLEY -	.10 hrs. @ \$15.00/per hr.	= 1.50

TOTAL: 14.60 hrs. @ \$15.00/per hr. = \$ 219.00

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ITEMIZATION OF PARALEGAL TIME

November 20, 1996 - Review of Schedules and Statement of Financial Affairs as to possible assets, secured creditors and matters which need to be taken care of prior to the 341a hearing;

(RA - .20)

November 20, 1996 - Correspondence to debtors' attorney, Robert E. Barron, requesting additional information for the Trustee to review prior to 341a hearing;

(RA - .30)

January 14, 1997 - Conference with the Trustee results of 341a hearing and possible assets of case;

(RA - .20)

April 18, 1997 - Review debtors' 1994, 1995 and 1996 tax returns and attached schedules and discuss with the Trustee;

(RA - .20)

April 18, 1997 - Correspondence to Richard Baker advising that 1996 tax refund is property of estate and request for debtor to turn over;

(RA - .30)

May 14, 1997 - Correspondence to debtors advising that 1996 tax refund is property of estate and request for turn over;

(RA - .30)

May 15, 1997 - Telephone conference with Richard Baker regarding turnover of IRS refund;

(RA - .10)

July 3, 1997 - Telephone conference with Richard Baker's office regarding turnover of IRS refund which the debtor has spent post-petition;

(RA - .10)

July 15, 1997 - Prepare Motion to ReOpen case and proposed Order;

(RA - .40)

July 15, 1997 - Prepare Motion to Defer Filing Fees to ReOpen case and proposed Order;

(RA - .30)

August 26, 1997 - Prepare Trustee's Notice to Set Bar Date for Claims;

(RA - .20)

August 27, 1997 - Receive and review correspondence from Richard Baker regarding debtors' request to reimburse tax refund to estate in installments and discuss with the Trustee;

(RA - .10)

August 27, 1997 - Review file for status of administration;

(RA - .10)

August 27, 1997 - Load asset, lien information and exemption information into computer;

(RA - .60)

August 29, 1997 - Correspondence to Richard Baker advising him that debtors have not lived up to agreement to repay tax refund;

(RA - .30)

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September 29, 1997 - Correspondence to Richard Baker advising him that debtors still have not lived up to agreement to repay tax refund;
(RA - .20)

October 1, 1997 - Telephone conference with Kimberly in Richard Baker's office regarding debtors repayment to estate and discuss with the Trustee;
(RA - .10)

March 20, 1998 - Prepare Motion to Employ Attorney for Trustee, affidavit of disinterestedness and proposed Order;
(RA - .80)

May 12, 1998 - Review file for status of administration and discuss with the Trustee;
(RA - .10)

May 12, 1998 - Review claims file with the Trustee;
(RA - .10)

July 8, 1998 - Telephone conference with GE Card Services regarding proof of claim;
(RA - .10)

December 22, 1998 - Review file for status of administration;
(RA - .10)

December 22, 1998 - Correspondence to debtors requesting a payment to be made for reimbursement to estate;
(BH - .30)

December 22, 1998 - Load claim information;
(RA - .20)

April 16, 1999 - Correspondence to debtors requesting a payment to be made for reimbursement to estate;
(RA - .20)

May 3, 1999 - Telephone conference with Daphnye Shaffer regarding amount due to estate and her ability to pay such amount;
(RA - .10)

July 20, 1999 - Correspondence to debtors requesting payment of amount due to estate;
(RA - .20)

August 5, 1999 - Review file for status of administration and discuss with the Trustee;
(RA - .10)

August 6, 1999 - Prepare Summary of Application for Compensation and Reimbursement of Expenses to Attorney for Trustee for service on all creditors;
(BH - .60)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 6.0 hrs. @ \$50.00/per hr. = \$ 300.00
BEVERLY HATCHER (BH) - .9 hrs. @ \$30.00/per hr. = 27.00

TOTAL: \$ 327.00

SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C Sec. 507(a)(1) Court Costs and Fees -----	130.00	130.00	0.00	130.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	531.40	531.40	0.00	531.40
B. Trustee - Expense	696.61	696.61	0.00	696.61
C. TRUSTEE ATTORNEY EXPENSES	90.04	90.04	90.04	0.00
D. TRUSTEE ATTORNEY FEES	311.00	311.00	311.00	0.00
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6 TOTALS:	\$1,759.05	\$1,759.05	\$401.04	\$1,358.01

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

form.bill

In Re:
John Eric Shaffer
Daphnye Kay Shaffer
Debtor(s)

Case No: 96-11140 bp
Chapter: 7

BILL OF COURT COSTS

To: Stephen Zayler
P.O. Box 150743
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of **\$130.00**.

These costs are itemized as follows:

NOTICES

\$.25 per notice in excess of 50 notices mailed prior to 1/1/87.	\$0.00
\$.50 per notice for all notices mailed 1/1/87 and after.	\$0.00

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for \$.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED FILING FEES FOR RE-OPENED CASE

1 Chapter 7 Re-open Proceeding filed @ \$130. each.	\$130.00
-----------------------------------------------------	-----------------

TOTAL AMOUNT DUE	\$130.00
-------------------------	-----------------

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 11/4/98

JAMES D. TOKOPH
Clerk of Court

By: Sandy Morris
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
1	BANK ONE TEXAS NA		

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No. Name of Creditor		Priority No. Name of Creditor		
FILED UNSECURED CLAIMS TOTAL:	1,969.52	1,969.52	0.00	1,969.52
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 96-11140

Page 1

Date: December 22, 1999

Debtor Name: SHAFFER, JOHN ERIC

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
025 CLK	CLERK, U. S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 117 BEAUMONT, TX 77701	Administrative	Deferred Filing Fees.	\$0.00	\$130.00	\$130.00
Subtotal For Claim Type CLK CLERK, U.S. BANKRUPTCY				\$0.00	\$130.00	\$130.00
1 000 SC	BANK ONE TEXAS NA P. O. BOX 167248 IRVING, TX 75016-7248	Secured	Claim disallowed per Order dated 5-14-98	\$0.00	\$16,712.36	\$0.00
Subtotal For Claim Type SC SECURED CLAIMS				\$0.00	\$16,712.36	\$0.00
025 TAE	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	PER ORDER DATED 9-14-99.	\$0.00	\$90.04	\$90.04
Subtotal For Claim Type TAE TRUSTEE ATTORNEY EXPENSES				\$0.00	\$90.04	\$90.04
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	PER ORDER DATED 9-14-99.	\$0.00	\$311.00	\$311.00
Subtotal For Claim Type TAF TRUSTEE ATTORNEY FEES				\$0.00	\$311.00	\$311.00
2 078 USC	GE CAPITAL CONSUMER CARD CO. P. O. BOX 449 KINGS MILLS, OHIO 45040	Unsecured		\$0.00	\$1,969.52	\$1,969.52
Subtotal For Claim Type USC SUBORDINATED CLAIMS				\$0.00	\$1,969.52	\$1,969.52
Case Totals:				\$0.00	\$19,212.92	\$2,500.56
Code #: Trustee's Claim Number, Priority Code, Claim Type						

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)	
SHAFFER, JOHN ERIC)	CASE NO. 96-11140
SHAFFER, DAPHYNE KAY)	
)	CHAPTER 7
DEBTOR(S))	

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

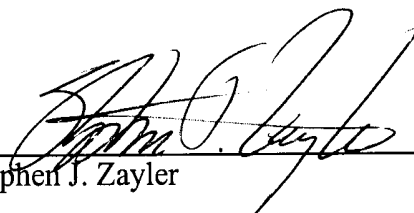
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$1,724.56
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,358.01
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$366.55
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$1,724.56
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)



Stephen J. Zayler (Trustee)

PROPOSED DISTRIBUTION

Case Number: 96-11140

Page 1

Date: December 22, 1999

Debtor Name: SHAFFER, JOHN ERIC \ SHAFFER, DAPHYNE KAY

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
	Beginning Balance							\$1,724.56
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$531.40	\$0.00	\$531.40	\$531.40	\$1,193.16
	Stephen J. Zayler - Exp EXPENSES	Admin		\$696.61	\$0.00	\$696.61	\$696.61	\$496.55
	CLERK, U. S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 117 BEAUMONT, TX 77701	Admin	025	\$130.00	\$0.00	\$130.00	\$130.00	\$366.55
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$311.00	\$311.00	\$0.00	\$0.00	\$366.55
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$90.04	\$90.04	\$0.00	\$0.00	\$366.55
2	GE CAPITAL CONSUMER CARD CO. P. O. BOX 449 KINGS MILLS, OHIO 45040	Unsec	078	\$1,969.52	\$0.00	\$1,969.52	\$366.55	\$0.00
<< Totals >>				\$3,728.57	\$401.04	\$3,327.53	\$1,724.56	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)	
SHAFFER, JOHN ERIC)	CASE NO. 96-11140
SHAFFER, DAPHYNE KAY)	
)	CHAPTER 7
DEBTOR(S))	

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of **\$531.40** and for reimbursement of expenses in the amount **\$696.61** is **Granted**.

IT IS FURTHER ORDERED that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

FEES/CHARGES

PROPOSED PAYMENT

Clerk Noticing/Claim Fees	\$130.00
Unpaid Adversary Filing Fees	\$0.00
Unpaid Quarterly Fees	\$0.00

IT IS FURTHER ORDERED that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the _____ day of _____, 1999.

BANKRUPTCY JUDGE